

A LIFE OF INTEGRITY "REWARD" BY A FALL.



Fernando Baltes Worked His Way "Up the Ladder" Step by Step.

STARTED AS A POOR BOY.
Became President of the Mechanics and Traders' Bank.

NOW HE IS A MENTAL WRECK.

No Question as to His Industry or Honesty, but Ambition for Millions Proved His Undoing.

This is the story of the rise and fall of Fernando Baltes. It is a story so simple that it would be commonplace if it were not for its ending. It is simply the story of a man who spent his life in working to one end, and who, just at the moment when he saw his ambition about to be realized, took one false step and found that his life's work had been irretrievably ruined and every hope frustrated.

Chapter I.

Began Life as a Poor Boy.

About thirty years ago Fernando Baltes entered the employ of the Mechanics and Traders' Bank. He was a poor boy, a boy who had had his own way to make and who had succeeded so well in the unimportant position he held that he had attracted the attention of one of the bank officials, who saw that he was honest and faithful, and gave him an "opportunity." It was naturally a humble position that was offered in the bank, but it was an opening that promised better things, and young Baltes accepted it gladly.

The Mechanics and Traders' Bank was founded in 1859 by a company of Quaker business men whose names were a sufficient guarantee of the stability of the institution, and it was no small thing to be offered employment in such an institution.

For several years the lad remained at clerical work, but about nine years later the position of cashier was vacated and he was selected to fill that important office. The man who had introduced him to the bank had not been mistaken in his opinion of the young man's character. He was honest and he was a tireless worker. He made the interests of the bank his own interests and he received his reward. He was scarcely more than thirty years of age, but he had worked his own way up from one of the most humble positions in the bank to the office of cashier at a salary of \$6,000 a year. He was not satisfied. He saw men who had started as he had, at the bottom of the ladder, and who had succeeded in winning the highest positions in life. All they had required as capital was energy and an opportunity. He had both, and he saw no reason why he should not reach the top.

Chapter II.

Saved, and Bought Stock.

For years fortune smiled upon Fernando Baltes. He was happily married, and his family occupied a handsome residence at the corner of Seventy-third street and Park avenue. He owned the house, and he had also been able, by exercising the greatest economy, to save quite a large sum of money, which he promptly invested in the stock of the Mechanics and Traders' Bank. He had no money to lose, but he knew that the institution of which he was the cashier was a safe institution, and he lost no opportunity to obtain possession of its securities.

While Fernando Baltes was an ambitious man, he was also a proud man, and he saw that he would make a mistake if he attempted to reach the goal to which he was working without building a firm foundation behind him. Twice at least he was offered the position of president of the bank, and each time he refused because, as he said, he felt that he was not in a position to accept such an office. He knew that he was not, so far as experience and capability were concerned, but before he accepted such an office he desired to gain control of at least a fair proportion of the stock of the bank, for otherwise he felt that he would be at the mercy of the stockholders who held the controlling interest.

At last the opportunity offered itself, and Mr. Baltes was not slow to seize it. He accepted the position of president, and he was elected to the office of the bank, and while he was not over anxious to dispose of them, he was willing to sell at a certain price. The price was high, but there was no question but that the stock was a be-

lent of the Mechanics and Traders' Bank, was good for any reasonable amount and those who accepted the notes did not trouble themselves to investigate the names that appeared on the face. This endorsement was all-sufficient.

Still, matters did not improve. Gradually the notes grew toward maturity, and the outlook for being able to meet them upon demand was very poor. Rumors that everything was not as it should be began to be whispered about Wall Street, and at last the reports were brought to the ears of the clearing house committee that the Street was being flooded with Baltes paper and that it was going begging. An investigation was made and it was found that one note for \$5,000, bearing the Baltes endorsement, had been sold for \$4,000.

A clearing house committee has no sentiment, and when it was known that the credit of such a man as Mr. Baltes was being discounted openly by the officers of the Mechanics and Traders' Bank was not held.

If you do not remove Mr. Baltes immediately he shall refuse to clear for you to-morrow," was the ultimatum. It was the first intimation that the bank officials had received of the peculiar financial transactions of their president, but the blow

did not fall there. Mr. Baltes was not a man who was easily deterred. He was a man who was determined to reach the top, and he was determined to reach it by any means.

THE MECHANICS & TRADERS' BANK.



Fernando Baltes and the Bank of Which He Was President.

Entering this institution as a boy in the humblest capacity, young Baltes worked his way to the position of cashier and eventually to the presidency. The death of a favorite daughter is said to have unbalanced his mind to such a degree that he forgot the prudence of a life and entered upon visionary schemes. Now he has lost the bank presidency and

is a mental wreck. He is a man who is now a mental wreck. At times he is rational, and can converse with the members of his family, who are always near his bedside, or with Mr. Levinstein, his attorney, who is trying to straighten out his tangled affairs. The periods in which he is able to discuss business matters are not frequent, but at these times he has no words of condemnation for anyone. His dealings with the Western railroad was a personal affair, a matter of business in which, if his judgment was at all, he himself was to blame.

The fact remains, however, that Fernando Baltes is a ruined man. He is now a man who is a mental wreck. He is a man who is now a mental wreck. He is a man who is now a mental wreck.

Chapter IV.

And Now He Is a Mental Wreck.

When the blow fell Fernando Baltes went to the home of relatives, who loved him, and there he still remains. If he was not mentally weak when he forgot the dignity of his position as a bank president, there is no question but that he is now a mental wreck. At times he is rational, and can converse with the members of his family, who are always near his bedside, or with Mr. Levinstein, his attorney, who is trying to straighten out his tangled affairs. The periods in which he is able to discuss business matters are not frequent, but at these times he has no words of condemnation for anyone. His dealings with the Western railroad was a personal affair, a matter of business in which, if his judgment was at all, he himself was to blame.

THREE VICTIMS OF STABBING AFFAIRS.

Gray Held Up and Wounded—O'Leary Was Cut Five and Casey Three Times.

Peter Gray, of Elizabethport, N. J., while walking along the Bowery, near Pell street, late last night was held up by two unknown men, stabbed in the left side and behind the left ear and robbed of a gold watch valued at \$38 and \$18 in money.

Gray was taken by a passer by to the Hudson Street Hospital, where his wounds were dressed by Dr. Schnitzler, who said Gray had had a narrow escape from death from the wound in the left side, which penetrated the abdomen.

Gray told Detective Nevins, of the Elizabeth street station, who was detailed on duty, that he was walking alone, and after his encounter with the men and met three policemen, to whom he told his story, but none of them took any interest in the case and directed him to the hospital.

Carroll O'Leary, of No. 321 East Ninety-third street, quarreled with an unknown man on Saturday night at One Hundred and First street and Second avenue, and received five severe stab wounds. In spite of his wounds he walked to his home, and later started out for a walk without having his wounds dressed. He fell unconscious in First avenue, and was taken to the Harlem Hospital, where it is said that the wounds are serious, but that he would recover.

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THREE WOMEN SEEK DEATH.

Boston, Oct. 23.—One case of suicide and two attempts which promise to result successfully came to the attention of the police to-day, and singularly all were women. The first case was that of Ellen J. Smith, thirty-five years old, who was found dead on a couch in her room at No. 21 Emerson street, South Boston, evidently having taken her own life.

An unknown woman threw herself from a window of the Boston Hotel early this morning, and her skull was fractured by the fall. Her death is hourly expected.

The third case was that of a beautiful young woman, twenty years old, who gave her name as Martha Durst, and who was found at No. 13 Polham street this noon writhing in agony from the effects of a dose of arsenic. She will probably die.

GERONIMO, FERCEST OF APACHES, HAS ESCAPED.

Fully Prepared to Fight if Great Britain Is Arbitrary.

Yellow Book Shows That a Flat Demand to Quit Fashoda Will Mean War.

HISTORY OF NEGOTIATIONS.

M. Delcasse Argues That Marchand Has Acquired Rights by Prior Occupation.

INSISTS ON A DISCUSSION.

Temper of the French Report Indicates a Possible Yielding if it Can Be Done Gracefully.

Paris, Oct. 23.—A semi-official note issued this evening says:

"There is no foundation for the alarmist rumors regarding the relations between France and Great Britain. It is equally incorrect to say that extraordinary measures have been taken at any of our naval ports."

The Fashoda Yellow Book is voluminous, but it does not include Marchand's report, which will be published later. The dispatches were largely anticipated by the English Fashoda Blue Book.

The diplomatic conversations recorded show a cautious endeavor on the French side to represent that Marchand's mission was quite as important as General Kitchener's, on the ground that the struggle was against the Khalfis and barbarism.

Disputed Britain's Claim.

M. Delcasse, the Foreign Minister, informed the British Ambassador to France, Sir Edmund Monson, in explicit language, on September 18, that France did not regard Lord Salisbury's claim to the Sudan by virtue of conquest as applying to the Egyptian Sudan.

The diplomatic conversations recorded show a cautious endeavor on the French side to represent that Marchand's mission was quite as important as General Kitchener's, on the ground that the struggle was against the Khalfis and barbarism.

In fact, M. Delcasse argued, unless Great Britain possessed the Sultan's mandate as well as the Khedive's, to acquire all former Egyptian territory, France considered herself equally entitled with England to possession of any point occupied by French officers.

Judging from the Yellow Book dispatches, the foregoing represents the French standpoint, and M. Delcasse contends that as Marchand reached Fashoda first, England has no right to demand an evacuation of Fashoda prior to negotiations.

Would Be an Ultimatum.

M. Delcasse declared to Sir Edmund Monson on September 30 that such a demand would be equivalent to an ultimatum, and, while he could afford to sacrifice France's material interests, so long as her honor was intact, for the sake of the Anglo-French alliance, no one in France would be the reply of France to such a demand.

The subsequent dispatches appearing in the Yellow Book relate to conversations between Baron de Courcel, French Ambassador in London, and Lord Salisbury, the latter contending that the capture of Khartoum entitled France to possession of all the Mahdi's dominions, and the French Ambassador arguing that Major Marchand had captured Fashoda before General Kitchener took Khartoum, and that France had for a long time held several posts in the Bah-el-Ghazal.

Lord Salisbury retorted that the French forces in the regions referred to were too weak to constitute effective occupation.

A final dispatch, dated October 12, from Baron de Courcel to M. Delcasse, in which the French Ambassador claimed access to the Nile through the Bah-el-Ghazal and asserted that France had no intention of speculating in the interests of the two powers, in reply to which Lord Salisbury indicated that it would be necessary for him to leave London.

Baron de Courcel concludes the dispatch of October 12, by saying:

"I have explained these explanations, which I have pronounced in a conciliatory and friendly tone."

FRENCH TROOPS ARE ON THE MOVE.

Cherbourg, France, Oct. 23.—Orders have been received at the military and naval arsenals here to prepare for the arrival of a large body of troops to-morrow. The barracks are being hurriedly put in order for their reception.

WILL ENGLAND HEAR THIS PROPOSAL?

London, Oct. 24.—The French Yellow Book on Fashoda seems to indicate an intention on the part of the French Government to utilize the Marchand affair as a means of raising the whole Egyptian question. This impression is confirmed by the comments of most of the Paris papers this morning.

The London press admits the gravity of the situation revealed by the Yellow Book, but the papers are unanimous in declaring that it is impossible for Lord Salisbury to consent to any negotiation until Fashoda is evacuated.

As, however, the French Foreign Minister, M. Delcasse, with equal firmness, declines to withdraw Marchand without previous negotiation, the situation has an ominous look.

The Times in its editorial says Lord Salisbury has not replied to Baron de Courcel's pretensions of the sole title to the Nile, and that the decision which might have been hoped for.

Baron de Courcel, after a long conference with M. Delcasse, left Paris for London yesterday. According to London Times, he had an important conversation with Lord Salisbury before he left London, and will have another on returning here.

Another aspect of the Paris news is that the London press reports that the French Government is preparing to evacuate Fashoda on condition that France be granted a Nile outlet on the River Bah-el-Ghazal, one of the tributaries of the Nile, entering it about 150 miles southwest of Fashoda, at Mokrem-el-Bahr.

Most of the special dispatches to the London morning papers say that yesterday (Sunday) the feeling in Paris was decidedly more hopeful, owing to the widespread idea which had been current for some time that Lord Salisbury had not flatly refused to entertain Baron de Courcel's suggestion of compensation for the evacuation of Fashoda.

M. Lockroy, the Minister of Marine, explains that the movement of troops to Cherbourg is merely one of relief forces for Crete and the colonies.



Geronimo, the Chief of the Apaches.

While on the way from the Omaha Exposition back to the reservation, in company with fifty other Indians, under guard, Geronimo turned his pony into the woods near Fort Sill and escaped. Guards are in pursuit.

HE SNEAKED IN TO TAKE A NAP.

Actresses Found a Strange Man in One of Their Rooms.

GAVE THEM A FRIGHT.

Mysterious Lodger Was Polite and Obligingly Waited for the Police.

Police Captain Price, of the Tenderloin precinct, has a mysterious prisoner. He thinks he has an up-to-date edition of the famous Aspern tramp.

A boarding house of the theatrical persuasion is kept at No. 6 West Thirty-sixth street. It is managed by Mrs. Helen Wilson, the widow of Fred Wilson, a former well-known theatrical manager. Mrs. Wilson is a designer of costumes and stage pictures for Charles Frohman.

Until a strange man invaded it last night the house was an Adam's Eden. In other words, all the boarders and lodgers were of the feminine gender. About 9 o'clock last night the colored cook ventured out into the street on an errand for one of the boarders. When she returned she discovered a masculine form walking up the stairs. With a cry for help she hurried to Mrs. Wilson.

"A man, a man," she yelled. Instantly there was commotion in the house. Armed with handy weapons, such as brooms, mops and umbrellas, the lodgers climbed the stairs on a chase after the intruder.

When they arrived on the top floor they found the man reclining on a lounge in one of the rooms. He asked them to be seated and bombarded them with endearments. But he was not polite enough to rise until a policeman appeared. Then he was fanned to the police station.

The prisoner is a well dressed man, tall and well built. He handed the desk sergeant at the West Thirtieth street station a 50-cent piece and told him he would give his name and address on it. He said he was a lawyer and that his name was Charles C. Tyler.

Later Tyler sent a note to Alfred S. Brown, of No. 36 West Seventeenth street. Brown is a lawyer at No. 62 William street. He went to the station and asked if the prisoner could be released, but was told that he could not, as he was either under the influence of liquor or had had a drug administered to him. Brown said Tyler lived at No. 34 West Seventh street.

When about twelve miles out of El Reno the old chief whipped up his horse and turned into the thicket. His absence was not noticed for several minutes until a trusty Indian rode forward and told the guards. Two guards at once started in pursuit and a single circumstance leads to the hope that he will be caught. Several veterans told a sub-chief that he had a road picked out which he could follow and escape all soldiers. In a burst of confidence he told the story, which was divulged to the Indian Agent, Major Wood-

son. He said he was delighted with his trip to the exposition, but when asked what he thought of returning to his life on the reservation as a prisoner of war the old Indian's countenance grew dark and he looked threateningly at the guards.

"Geronimo has suffered enough captivity for his wrongs. I do not want to go back," the Government should turn me loose," he replied.

When the Indians reached El Reno they had to go the distance of sixty miles over land to the reservation. Geronimo was allowed to ride near the rear ranks of the Indian band, as the guards did not entertain the least fear that he would attempt to escape.

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AN ALBANY MAN KILLED IN TEXAS.

M. Pereira Alleged to Have Annoyed a Woman and Is Shot by Her Husband.

Houston, Texas, Oct. 23.—M. Pereira, a drummer, whose home is at Albany, N. Y., was shot and killed by George De Moss yesterday. Pereira is alleged to have spoken to Mrs. De Moss in a manner which offended her, and she told her husband at once on her return home.

Mr. De Moss then hunted up Pereira, finding him in a store. He walked up to him, asked him his name, and on being told shot Pereira through the head. The remains will be shipped to Albany, N. Y.

PRIEST'S ENEMIES STONE HIS HOUSE.

Bridgeport, Conn., Oct. 23.—After a season of inactivity, the enemies of the Rev. Father Peabody, of St. John's Slavonian Roman Catholic Church, in this city, have broken out again. At an early hour this morning the residence of Organist Ondak, on Mallam street, was bombarded with stones and windows broken. Soon afterward the residence of the priest himself, at the corner of Brook and Jane streets, was also bombarded with heavy stones and much damage done, valuable plate glass windows being broken. The stones thrown had been piled up from the street paving.

Superintendent Birmingham, of the police force, expects to make several arrests in the case.

best ponies in the reservation, while the two young guards who were sent after him were mounted on worn out horses. They do not know what course Geronimo took, and it will be necessary to ride forty miles to Fort Sill and learn of the Indian agent the route he was likely to have taken.

Geronimo is about seventy-five years old, but has lost nothing of his cunning nature. Should he get back among his band in New Mexico they would certainly fight to protect their chief from capture.

Thieves Worked in Painters' Garage.
A daylight robbery was committed in the home of John Simmons, No. 5 Rockview avenue, Plainfield, N. J., on Saturday afternoon. The thieves entered through a second story window in the house of painters, and after ransacking the rooms on the second floor made off with booty to the value of \$255.

Ship Builder Dialogue Dead.
John H. Dialogue, the ship builder, of Cambridge, N. J., died yesterday. He built the New York freighter Van Wyck, the gunboat Princeton and many other Government vessels.

IS IT A TRIFLE?

THAT COMMON TROUBLE, ACID DYSPEPSIA OR SOUR STOMACH.

Now Recognized as a Cause of Serious Disease.

Acid dyspepsia, commonly called heartburn or sour stomach, is a form of indigestion resulting from fermentation of the food. The stomach being too weak to promptly digest it, the food remains until fermentation begins, filling the stomach with gas and a bitter, sour, burning taste in the mouth is often present. This condition soon becomes chronic and being an every day occurrence is given but little attention. Because dyspepsia is not immediately fatal, many people do nothing for the trouble.

Within a recent period a remedy has been discovered prepared solely to cure dyspepsia and stomach troubles. It is known as Stuart's Dyspepsia Tablets, and is now becoming rapidly used and prescribed as a radical cure for every form of dyspepsia.

Stuart's Dyspepsia Tablets have been placed before the public and are sold by druggists everywhere at 50 cents per package. It is prepared by the Stuart Chemical Co., Marshall, Mich., and while it promptly and effectively restores a vigorous digestion, at the same time it perfectly harmonizes and will not injure the most delicate stomach, but on the contrary by giving perfect digestion strengthens the stomach, improves the appetite and makes life worth living.

Send for free book on Stomach Diseases.

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FINE GOODS.

TO-DAY:
Black Velvet Bayadere Stripes, with silk mixtures of Green, Blue, Brown and Red,

\$2.00 per yard.

Mirage Velvet Dress Goods, —a corded fabric showing a blending of three shades in each coloring,

\$2.50 per yard.

Tucked Covert Cloth, woven in fine knife plaits, stylish mixtures of Tan, Brown, Green,

\$1.50 per yard.

Wool Rhamadetta, satin face, with bright colored back,

\$1.50 per yard.

Silk Twist Cord Tringline, a \$2.00 fabric,

\$1.25 per yard.

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Cures a Cold,

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